

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Richard E. Parker

Suzanne G. Lucey-Parker

Debtors

Case No. 19-13529-pmm

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: May 17, 2024

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Richard E. Parker, Suzanne G. Lucey-Parker, 350 Bridle Tern, Lititz, PA 17543-1344

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 23:53:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 17 2024 23:53:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14361640	EDI: ATLASACQU	May 18 2024 03:50:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14335056	+ Email/Text: bankruptcy@acacceptance.com	May 17 2024 23:53:00	American Credit Acceptance, Attn: Bankruptcy Dept, 961 E Main St, Spartanburg, SC 29302-2149
14340243	+ EDI: AIS.COM	May 18 2024 03:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14342858	+ Email/Text: bankruptcy@cavps.com	May 17 2024 23:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14370311	+ Email/Text: bankruptcydesk@colonialsavings.com	May 17 2024 23:53:00	Colonial Savings, F.A., P.O. Box 2988, Fort Worth, TX 76113-2988
14338246	EDI: DISCOVER	May 18 2024 03:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14455914	EDI: JEFFERSONCAP.COM	May 18 2024 03:50:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
14348386	+ Email/Text: RASEBN@raslg.com	May 17 2024 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14346294	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2024 00:02:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14368898	+ EDI: LENDNGCLUB	May 18 2024 03:50:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
14365705	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2024 23:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14363632	EDI: AGFINANCE.COM	May 18 2024 03:50:00	OneMain Financial Group, PO BOX 3251, Evansville, IN 47731-3251
14371224	EDI: PRA.COM	May 18 2024 03:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14367439	EDI: Q3G.COM	May 18 2024 03:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14367440	EDI: Q3G.COM	May 18 2024 03:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14364430	+ Email/Text: bncmail@w-legal.com	May 17 2024 23:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14355344	EDI: USBANKARS.COM	May 18 2024 03:50:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
ALAINE V. GRBACH	on behalf of Plaintiff Suzanne G. Lucey-Parker avgrbach@aol.com
ALAINE V. GRBACH	on behalf of Joint Debtor Suzanne G. Lucey-Parker avgrbach@aol.com
ALAINE V. GRBACH	on behalf of Debtor Richard E. Parker avgrbach@aol.com
ALAINE V. GRBACH	on behalf of Plaintiff Richard E. Parker avgrbach@aol.com
DENISE ELIZABETH CARLON	on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Colonial Savings F.A. bkgroup@kmllawgroup.com
KERI P EBECK	on behalf of Defendant OneMain Financial Group LLC kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
KERI P EBECK	on behalf of Defendant OneMain Financial Group LLC as Servicer for OneMain Direct Auto Receivables Trust 2017-2 kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

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MICHAEL PATRICK FARRINGTON

on behalf of Creditor COLONIAL SAVINGS F.A. mfarrington@kmllawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor American Credit Acceptance wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 14

Information to identify the case:			
Debtor 1	Richard E. Parker		
First Name	Middle Name	Last Name	
Debtor 2	Suzanne G. Lucey-Parker		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13529-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard E. Parker

Suzanne G. Lucey-Parker

5/16/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.